

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
John POLK et al. ) Group Art Unit: 2165  
)  
Application No.: 10/043,493 ) Examiner: Not yet assigned  
)  
Filed: January 14, 2002 )  
)  
For: APPARATUS AND METHODS FOR )  
PROVIDING A PAYMENT SYSTEM )  
OVER A NETWORK )

Commissioner for Patents  
Washington, DC 20231

Sir:

**SUPPLEMENTAL INFORMATION DISCLOSURE**  
**STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Copies of the listed documents are attached.

In a previous Information Disclosure Statement filed on September 20, 2002, Applicants submitted the document listed in the current PTO 1449 form entitled "The Employer Direct Deposit Pilot of the Iowa/Nebraska EFT Project." In this Information Disclosure Statement, Applicants are resubmitting this document because, inadvertently and without deceptive intent, an incomplete copy of the document was submitted in the previously-filed Information Disclosure Statement.

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This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claims in the application and Applicants determine that the cited document do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.


Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: October 11, 2002

By:   
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## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	06556.0039	Appln. No.	10/043,493
Applicant	John POLK et al.		
Filing Date	January 14, 2002	Group:	2165

## U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	2002/0038289	03/28/2002	Lawlor et al.			
	2002/0032651	03/14/2002	Embery			
	5,235,507	08/10/1993	Sackler et al.			
	5,576,951	11/19/1996	Lockwood			
	5,761,647	06/02/1998	Boushy			
	5,878,405	03/02/1999	Grant et al.			
	5,884,283	03/16/1999	Manos			
	5,893,080	04/06/1999	McGurl et al.			
	5,900,801	05/04/1999	Heagle et al.			
	5,946,669	08/31/1999	Polk			
	6,183,140	02/06/2001	Singer et al.			
	6,223,168	04/24/2001	McGurl et al.			
	6,311,170	10/30/2001	Embrey			
	6,347,304	02/12/2002	Taricani, Jr.			

## FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No
WO 97/17678	05/15/1997	WIPO			
WO 99/03243	01/21/1999	WIPO			

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Graham et al.: "The Employer Direct Deposit Pilot of the Iowa/Nebraska EFT Project," Colo., Policy Studies Inc., June 1992, 156 pages containing printed subject matter.
Knudson et al.: "Business-to-business payments and the role of financial electronic data interchange"; Federal Reserve Bulletin, April 1994, vol. 80 no. 4, pages 269-278.
Electronic Commerce Resource Guide, Website at <a href="http://www.premenos.com/Resources/Organization">http://www.premenos.com/Resources/Organization</a> (05/30/97), 3 pages.
Basics of EDI, Chapter 3, Website at <a href="http://pages.prodigy.com/edibooks/edich31.html">http://pages.prodigy.com/edibooks/edich31.html</a> (05/30/97), David Robert Lambert 1994-96, 2 pages.

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Board of Governors of the Federal Reserve System/Washington, D.C., Website at <a href="http://www.bog.frb.fed.us/">http://www.bog.frb.fed.us/</a> (05/29/97), 10 pages.
	CMi&s U.S. Electronic Commerce, Website at <a href="http://www.creditworthy.com/us/providers/electronic.html">http://www.creditworthy.com/us/providers/electronic.html</a> (06/06/97), 2 pages.
	Colorado Child Support Enforcement, Website at <a href="http://www.state.co.us/gov_dir/human_services_dir/CSE/cseemp.htm">http://www.state.co.us/gov_dir/human_services_dir/CSE/cseemp.htm</a> (06/06/97), 2 pages.
	Direct Payment Market Analysis, Website at <a href="http://www.nacha.org/marketing/dpma.htm">http://www.nacha.org/marketing/dpma.htm</a> (05/29/97), 4 pages.
	EC/EDI: The Basics, Website at <a href="http://www.sbaonline.sba.gov/gopher/Ecedi/Info/eced5.txt">http://www.sbaonline.sba.gov/gopher/Ecedi/Info/eced5.txt</a> (06/06/97), 1 page.
	The National Automated Clearing House Association, Website at <a href="http://www.nacha.org/nacha/nacha.htm">http://www.nacha.org/nacha/nacha.htm</a> (05/29/97), 2 pages.
	Vans (Value-Added Networks), Website at <a href="http://ganges.cs.tcd.ie/4ba2/edi/www_vans.html">http://ganges.cs.tcd.ie/4ba2/edi/www_vans.html</a> (05/30/97), 7 pages.

Examiner	Date Considered
<p>*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce